



POSITION DESCRIPTION

Position Title: Senior Vice President – Relationship Manager

Department: Core Commercial Banking

Reports To: SVP, Manager of Core Commercial Banking

Status: Exempt/Full-time

POSITION OVERVIEW:

Develops and manages a portfolio of business, nonprofit and personal client relationships, with the relationships including loans as well as depository, cash management, merchant account, credit card and/or other services as appropriate. Loans are to meet established lending requirements. In this position, the incumbent is expected to generate loans, deposits and noninterest income for the Bank.

Employee assures compliance with all applicable State and Federal banking regulations, Bank policies and procedures including but not limited to the Bank Secrecy Act/Anti Money Laundering Program and Information Systems Security Policies.

ESSENTIAL FUNCTIONS AND JOB DUTIES:

- Develops and manages client relationships. This involves prospecting for new clients through outbound telephone and in-person calling; attendance at networking groups and events; interviewing loan applicants; collecting and analyzing information that reflects the current credit worthiness of prospects; and presenting loan recommendations to the Bank's Chief Credit Officer and loan committee(s) as appropriate. It also involves working with the Bank's operations team to set up clients' new accounts and cash management services and working with existing clients on an ongoing basis to assure that the Bank is providing them with extraordinary service and to identify any additional business opportunities from those clients.
- Approves loans up to stated lending limit and in general, handles the more complex and substantial loans of the Bank.
- Establishes, and negotiates where necessary, the terms under which credit will be extended, including the costs, repayment method and schedule and collateral.
- Monitors and manages loan repayment activities of own portfolio.
- Represents the Bank at community, business networking and trade association functions.
- Ensures that complete loan files are maintained; works with clients and Loan Servicing and Operations departments to assure that client servicing needs are handled in a professional and expeditious manner.
- May perform related duties as assigned or as the situation dictates.

EDUCATION/CERTIFICATION: A college or graduate degree in business, finance or related area.

KNOWLEDGE REQUIRED: Sales, finance, accounting and commercial banking (e.g. credit as well as loan, depository, cash management products).

EXPERIENCE REQUIRED: Experience in commercial banking and relationship management.

SKILLS REQUIRED:

- Excellent sales, written, verbal and interpersonal skills to communicate effectively throughout the Bank and with clients, to represent the Bank positively to the public and to acquire new business from current clients and prospects.
- A high level of analytical skills to assess credit risk and to structure loans such that they serve both the borrower's and Bank's needs.
- A high degree of client service and administrative skills including knowledge of Microsoft Office programs such as Outlook, Word and Excel.
- Ability to multi-task, organize and prioritize.

WORKING CONDITIONS/PHYSICAL DEMANDS:

Generally good. The environment for this position is non-confined office setting that is mostly clean and comfortable. Little discomfort caused by such factors as noise, heat or dust. In the course of performing the duties pertinent to the position, time will be spent writing, typing, speaking, listening, lifting (up to approximately 20 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching. Required to travel throughout the Bank's service area.

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Further, they do not establish a contract for employment and are subject to change at the discretion of the employer. Qualified applicants with criminal histories will be considered for the position in a manner consistent with the Fair Chance Ordinance.